



STATE OF NEBRASKA



Basic Life Insurance

- Employer Paid Life
- All active employees working 20 or more hours per week are provided \$20,000



Supplemental Life

- Employee paid
- Negotiated group rates
- Payroll deduction
- Coverage amount options
- Dependent coverage available



Accidental Death & Dismemberment (AD&D)

- Employee paid
- Offers a cost-effective way to increase your financial protection
- Pays a benefit in addition to life insurance if your death is due to an accident
- Pays a portion of the coverage amounts for serious injuries like dismemberment, coma and burns
- Payroll deduction of \$0.098 per month
- Benefit of \$7,500



Eligibility



Employees:

- Actively-at-work, benefit eligible Full Time, Permanent Part-Time employees working a minimum of 20 hours per week on a regularly scheduled basis are eligible to participate

Dependents*:

- Spouse
- Children:* from 3 days up to age 26

*Coverage for children between 3 days and 6 months is limited.



How much can I buy?

Employees:

- Increments of .5, 1, 1.5, 2, 3, 4 or 5 times salary, up to a combined basic and supplemental maximum of \$2,000,000 (Guarantee Issue \$750,000)

Dependents*: (Combined Option)

- **Spouse** a flat amount of either \$5,000 or \$10,000
- **Children***: from 3 days up to age 26
 - 3 days to 6 months, flat benefit
 - From 6 months to age 26, a flat \$5,000 or \$10,000



Annual Enrollment

How much may be purchased without Evidence of Insurability (EOI)*?

Employees: (currently enrolled)

- May increase one salary increment up to the lesser of 5x your salary or \$750,000

Dependents*: (currently enrolled)

- **Spouse** a flat amount of either \$5,000 or \$10,000
- **Child(ren):*** from 6 months to age 26, a flat \$5,000 or \$10,000

*Evidence of insurability is required for:

Late applicants i.e. anyone who declined to elect Supplemental Life
When they were newly eligible. All amounts elected require EOI



How much will Supplemental Life Insurance cost?

Employee Premium:

- Age-banded rates per \$1,000

Sample Premium Rates:

Employee with **\$50,000** salary

Age 30 = **\$1.30** per month

Age 40 = **\$2.90** per month

Age 50 = **\$7.10** per month

Age 60 = **\$29.15** per month

Cost for Spouses under age 70:

Low Option – cost for **\$5,000** is **\$1.54** per month

High Option – cost for **\$10,000** is **\$3.00** per month

AGE	Employee
< 25	\$0.020
25 – 29	\$0.020
30 – 34	\$0.026
35 – 39	\$0.039
40 – 44	\$0.058
45 – 49	\$0.084
50 – 54	\$0.142
55 – 59	\$0.305
60 – 64	\$0.583
65 – 69	\$0.952
70 – 74	\$1.295
75 – 79	\$2.060
80 +	\$2.060



More benefits.....at the end of life

Basic and Supplemental

Accelerated Death Benefit

- Up to 80% of coverage if plan participant is given a diagnosis of terminal illness with a life expectancy of 24 months or less



A CULTURE OF CARING

Life Insurance from The Hartford



The Healing Book

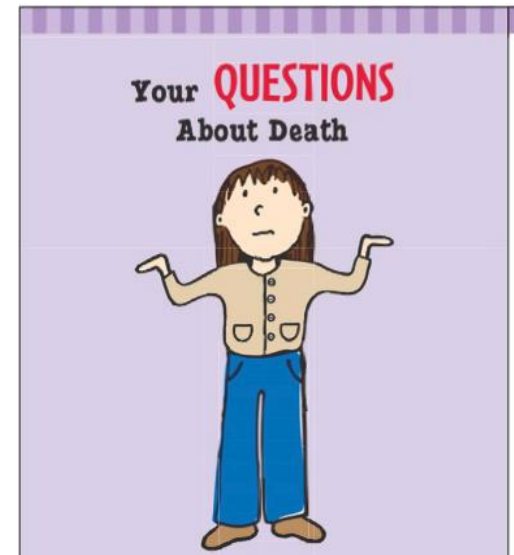
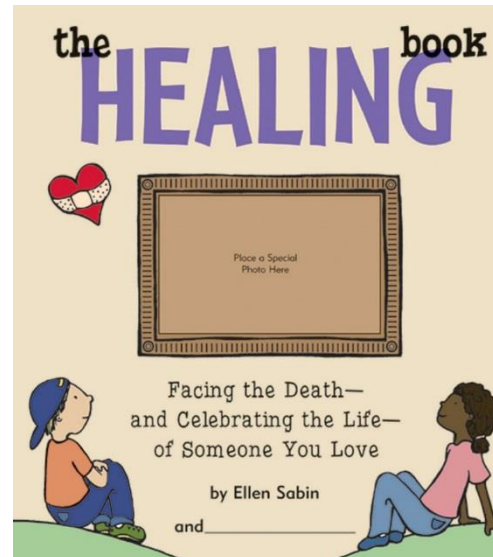


For children aged 6-13

- Helps process loss
- Helps focus feelings
- Helps adults provide support
- Offers ideas and activities
- Preserves positive memories

Deployed by:

- Claims/Care Advocates
- Account Team



Funeral Concierge and Hartford Express Pay

Funeral Concierge Services¹

- Licensed funeral home directors available 24/7 help with funeral-related issues
- Only nationwide database of funeral pricing
- Detailed funeral price comparisons
- Planning tools
- Securely documents wishes online

EVEREST Funeral Package, LLC	Direct Cremation Company Ltd.	Reddens Funeral Home	Crestwood Memorial Chapel Funeral Home	Greenwich Village Funeral Home
2019 4th St NW Albany, NY 12207 (518) 255-1100	2019 4th St NW Albany, NY 12207 (518) 255-1100	325 W 14th Street New York City, NY 10014 (212) 242-1100	199 Bowline St. New York, NY 10013 (212) 242-1100	2919 4th St NW Albany, NY 12207 (518) 255-1100
FUNERAL HOME SERVICES				
Professional & Staff Services	Included	\$1,829	\$2,785	\$2,295
Basic Documentation	Included	\$190	\$200	\$295
Sheltering Remains	Included	\$360	\$475	\$1,170
Removal from Place of Death	Included	\$395	\$375	\$775
Lead / Clergy Car	Included	\$150	Not Available	Not Available
SUB-TOTAL	\$3,400	\$2,894	\$3,835	\$4,535
FUNERAL MERCHANDISE				
Average price for steel casket	\$2,400	\$2,400	\$2,400	\$2,400
Average price for a concrete burial vault	\$1,495	\$1,495	\$1,495	\$1,495
SUB-TOTAL	\$3,895	\$3,895	\$3,895	\$3,895
OTHER FUNERAL COST				
Professional Fees	\$400	\$400	\$400	\$400
Flowers	\$300	\$300	\$300	\$300
SUB-TOTAL	\$700	\$700	\$700	\$700
TOTAL	\$7,995	\$7,489	\$8,430	\$9,710

Hartford Express Pay

- Beneficiary can receive benefits within 48 hours
- Funeral home assignments can be honored within 48 hours

¹ Funeral Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest and the Everest logo are service marks of Everest Funeral Package, LLC. PriceFinder is a service mark of Everest Information Services, LLC. Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates. The Hartford is not responsible and assumes no liability for the services provided by Everest Funeral Package, LLC as described in these materials. May not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



More Support for Your Employees



Professional Help After a Loss or Terminal Illness

- Beneficiary Assist®¹ provides eligible beneficiaries and immediate family members with 24/7 phone access to counseling, including:
 - Legal advice, financial planning and emotional counseling for up to one year
- Up to 5 face-to-face sessions
- HealthChampion^{SM, 2} healthcare support services are also available to those diagnosed as Terminally Ill.



¹ Beneficiary Assist® services are offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time.

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Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



We Assist Your Employees with Travel Emergencies



Travel Assistance Services¹

- Available when traveling for business or pleasure
 - Over 100 miles from home for 90 days or less
- Covers employee, spouse and dependent children under age 26²
- Provides up to \$1M in covered services³
- Services include⁴:
 - Emergency medical assistance: referrals, evacuation, medication
 - Emergency personal services: travel, cash, legal assistance
 - Pre-trip information: visa, passport, immunizations

¹ Travel Assistance and Identity Theft services are provided by Generali Global Assistance, Inc. Generali Global Assistance, Inc. is not affiliated with The Hartford and is not a provider of insurance services. Generali Global Assistance, Inc. may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided by Generali Global Assistance, Inc. as a part of the Travel Assistance and Identity Theft service are insurance. The flyer, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute benefit materials and contain the terms, conditions, and limitations relating to these benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



Help Safeguard Your Employees' Identities



Identity Protection & Assistance Services

- **Prevention**
Education and ID Theft Resolution kit
- **Detection**
Three credit bureau fraud alert
- **Resolution Guidance**
Credit information review⁴, ID theft affidavit assistance, card replacement
- **Personal Services**
Translation and emergency cash advance⁵

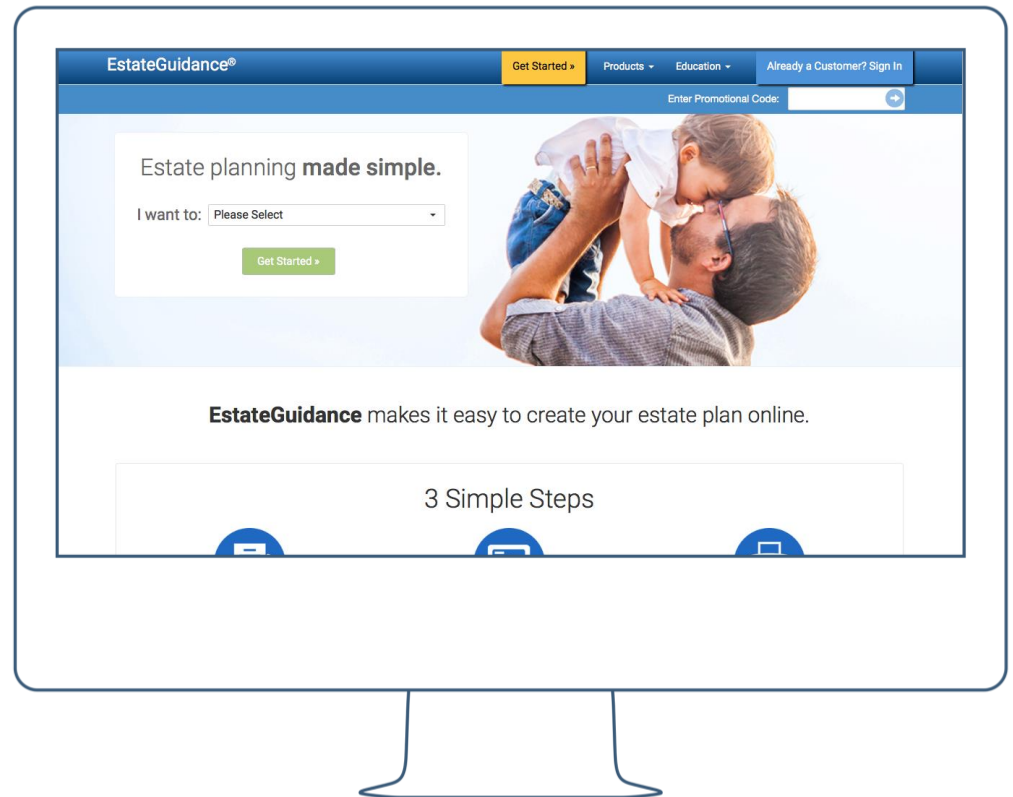
**24/7 Identity Protection & Assistance Services with Travel Assistance¹
for employees, spouses and dependents**



Online Will Preparation

Estate Guidance®¹

- Enhances your group life plan
- Easy way for employees to prepare their will online
- Licensed attorneys available to provide legal support via e-mail



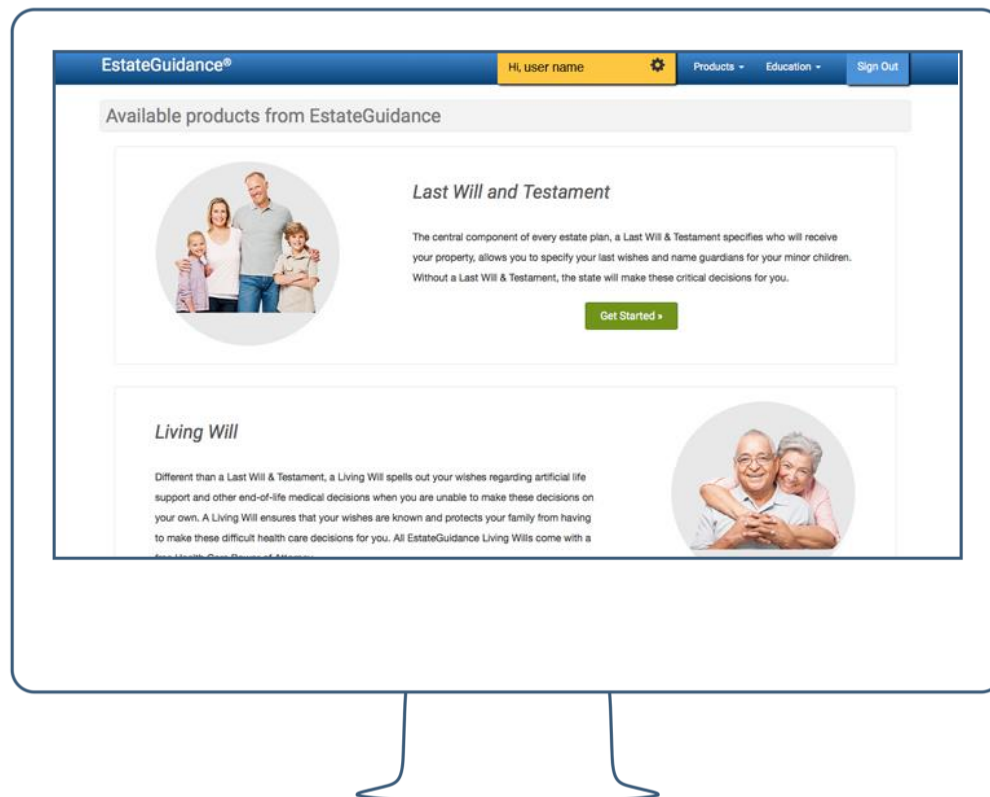
¹ Estate Guidance® services are provided through The Hartford by ComPsych®. A simple will does not cover printing or certain other features. These features are available at an additional cost. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Estate Guidance is a registered trademark of ComPsych. A simple will does not cover printing or certain other features. These features are available at an additional cost. Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



Online Will Preparation

Features

- Employees under a Hartford group life insurance policy have access to Estate Guidance® Will Services¹ provided by ComPsych® with access to:
 - Online assistance from licensed attorneys
 - Ability to save drafts for 6 months, unlimited revisions at no cost
 - Additional estate planning services available for purchase



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